



*Quality is Our Bottom Line*

FTR

**Insurance Committee Public Hearing  
Tuesday, March 8, 2011**

**Connecticut Association of Health Plans**

**Testimony regarding  
HB 6511/AAC Small Group Health Insurance Rate Reviews**

The Connecticut Association of Health Plans understands the Committee's desire for oversight and transparency around increases in health insurance rates and the Association would be happy to continue a conversation with all interested parties about how best to accomplish these goals.

At present, we will reserve comment on any particular aspect of the various proposals currently before you except to say that it is of paramount importance that any rate review process be based on actuarial soundness and not be subject to an arbitrary analysis. In order for any insurance product to deliver on its promise of coverage, it needs to be priced appropriately otherwise it will cease to exist. We urge the Committee to proceed cautiously in considering rate review legislation. The potential for unintended consequences is significant and we welcome the opportunity to work with the Committee to make sure that they're avoided.

Thank you for your consideration.